Attorney Docket No: FISCP0102US

## **REMARKS**

The application has been amended to eliminate the reference numerals in the claims and abstract. In addition, headings have been added and minor revisions made in accordance with conventional US practice. Publication of the application with the amendments herein is respectfully requested.

For the Examiner's convenience, applicant submits herewith a Substitute Specification incorporating the amendments made herein. No new matter has been added.

Should any fees be due as a result of the filing of this response, the Commissioner is hereby authorized to charge the Deposit Account No. 18-0988. Any overpayment can be credited to Deposit Account No. 18-0988.

Respectfully submitted,

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Mark D. Saralino Reg. No. 34,243

DATE: February 14, 2006

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